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The W. T. Stead Memorial Center

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THE W. T. STEAD MEMORIAL CENTER

MRS. PENNAU-COOK, The Medium
AND
PORTRAIT OF W. T. STEAD, The Founder

MESSAGE

FROM

WILLIAM T. STEAD

Sketch and Events of His Life 1849–1912

SHORT HISTORY *of the*
MEDIUM MRS. PENNAU-COOK

PRINCIPLES OF THE CENTER—A VISION

INCLUDING

CONSTITUTION AND BY-LAWS

OF

The W. T. Stead Memorial Center

INCORPORATED 1913

THE W. T. STEAD MEMORIAL CENTER
533 GRANT PLACE
CHICAGO

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MR. STEAD'S MESSAGE

IN giving out a message to the world, and particularly to those associated with us in this great work at the Center, I want to make clearer than perhaps has ever been done before, the nothingness of death. That great fact—THERE IS NO DEATH—is not believed today. How could it when all creeds and religions have laid such stress upon death, and created a great gulf between mortal man and spiritual man?

Life is never extinct for one instant, nor is man deprived of a body or of an individuality for one second. He is himself complete, as much so as he ever was, as he passes over or steps over, one might say, from the earth plane to the spiritual plane. And often a mortal does not even lose consciousness in the passing; he sees no difference in himself; it is as though he passed from one room to another more beautiful on the earth. The sensation is one only of surprise to find himself alive, and of great

joy that he actually has not died, and the process of what is called death is soon forgotten.

The only sorrow is in not being able to have those he has left, understand and know how near he is to them, for he sees them, hears them as he always has done, but cannot make them either see or hear him. If those on the earth plane, grieving, could but see, could but know that as they mourn, their loved one is in their midst, alive and happy, except in the grief he sees manifested for him. If mortals could but realize that death is a birth, a time of rejoicing and not a time of sorrow, how different the world would be! And to those on this earth plane who in their ignorance and false beliefs have eyes and see not, ears and hear not, let me address you from above.

Live close to your loved ones who have passed over, turn to them for guidance and with love; they now have a larger vision and a greater knowledge of God's law and can through you, if you but listen, use God's law in your behalf. Speak to them just as naturally as if they were before you in the flesh. Pour out to them your wants, your fears, your hopes. Turn to God, the Father of all, and ask Him to send to

you wisdom and understanding through your loved ones and Guides in the Spirit World with sincerity of purpose, in fullness of love, and—"All things shall be added unto thee" and the "Kingdom of Heaven will be at hand."

And let me impress upon you, the members of this Center, what life really is. Life is a circle. As one throws out, either through word or deed, evil or good, so sure will that evil or good come back again to its owner and an hundredfold increase added.

When a wicked man passes over into spiritual life, he is given the retrospection of his evil deeds and in his spiritual state he comprehends what he has done in all its hideousness, and his conscience burns within him. "As ye sow, so shall ye reap." "Prepare ye therefore for the Kingdom of Heaven," for each member must work out his or her own salvation; no one else can do this for you.

I ask you, for your spiritual development, and for the good of this great work you have undertaken, to cling close to your Guides in all things. Come to them for counsel and advice. If you do this, I tell you, you can make few mistakes, and harmony and love will be

manifested in your lives and in this Center.

And lastly, I ask of you a favor. God has placed in your midst one of His beautiful handmaidens. Reverence her and protect her at all times and in all ways. Save her as much as is in your power from the baneful influences and friction of mortal existence, knowing that as you serve her you serve God your Maker. Surround her with all your love and kindness. This is my earnest desire and prayer.

W. T. Stead.

WILLIAM T. STEAD

THE founder of the W. T. Stead Memorial Center was born in Embleton Manse Northumberland, England, July 5, 1849, and passed over into the Spirit World on April 15, 1912, upon the sinking of the *Titanic* in mid-ocean.

Through his great interest in psychic phenomena, Mr. Stead became convinced of the truth of Spirit communication. He was foremost in promoting psychic experiments, and was a leading member of the London Society for Psychical Research.

To quote Mr. Stead, from an address made shortly after his son's death,—"I had always said I would never make my final pronouncement upon Spiritualism until some one near and dear in my own family passed into the Great Beyond. Then I should know whether Spiritualism stood the test of a great bereavement, bringing life and immortality to light. And I am here tonight to tell you that the

reality of my son's continued existence and of his tender care for me have annulled the bitterness of death."

This was considered the sign-post for the founding of "Julia's Bureau," and one wonders whether if but for his son's death would the famous Bureau ever have been established. To satisfy the reader unfamiliar with "Julia" we will explain that Julia Ames was an American woman, a Journalist by profession, being Co-editor of a Chicago paper called "The Women's Union Signal" and was a close friend of Frances Willard. Despite her life of practical contact with a work-a-day world, Julia Ames had an intense sympathy with the occult, and it was strange that on the only two occasions that she met Mr. Stead in the earth life they talked of nearly every subject except Spiritualism. These meetings were in 1890 when Miss Ames was in England on her way to the Passion Play at Oberammergau.

The year following, Julia Ames passed over to the Spirit World. Mr. Stead heard of her death with deep regret and wrote of her "as a singularly beautiful character of devoted Christian enthusiasm," and it was prophetic that it

was through Julia Ames that Mr. Stead received his automatic communications from the Spirit World which were a feature of his publication, "Borderland," a quarterly review devoted to the investigation of psychic phenomena and which ten years later took on a larger scope in the establishing of "Julia's Bureau," a Bureau devoted to Spirit communication.

It is then natural that Mr. Stead should now desire to establish from the Spirit World a Center or place for Spirit communication, and together with others in the Spirit World, through the mediumship of a good psychic, reach those on this earth plane who are ready and worthy of such a privilege.

Mr. Stead is most grateful to our Medium for her ever ready and conscientious service and her untiring and faithful work. He feels as tenderly toward her as toward a daughter, and is convinced that through her, with the cooperation of the members, a work may be accomplished at the Center that will influence and affect the entire world.

The following are some of the events in the life of Mr. Stead:

1849–July 5–Born of the Rev. William Stead and Isabella Stead at Embleton Manse, Northumberland, England. The family removed to Howdon-on-Tyne, where his father was for thirty-four years pastor of the Congregational Church.

1861–Went to Silcoates School for the sons of Congregational ministers and others, for two years.

1863–Went as office-boy into the office of Mr. T. Y. Strachan, accountant, Newcastle-on-Tyne.

Engaged as clerk by a firm which was also the Russian Vice-Consulate for Newcastle-on-Tyne.

Wrote several essays for prize competition in the *Boys' Own Magazine*. The first was on "Coal"; the second on "The Villains of Shakespeare"; the third (which gained a prize) was on "Oliver Cromwell."

His reading and writing were arrested for a time by weakness in the eyes. He made only slow progress, by having others read to him. He took this as a sign that he must devote himself more to the affairs of the village, and especially to the lads in his Sunday-school class. This he did. He also busied himself for the improvement of roads and better sanitation in the village. His eyesight gradually recovered.

The office where he was clerk being visited by numbers of beggars, he began writing letters in the *Northern Daily Express*, advocating the formation of

a Mendicity Society for inquiry into alleged cases of distress, and so preventing fraud. As some one afterwards said, "He mounted to fame on a beggar's back."

Then he began to write for the *Northern Echo*, a halfpenny daily just established in Darlington.

1871–Became Editor of the *Northern Echo*, on the invitation of John Hyslop Bell (for the proprietors).

1873–June 14–Married Emma Lucy, daughter of Henry Wilson, of Howdon-on-Tyne, and took up his abode at Oaklands, or Grainey Hill, in the outskirts of Darlington.

1876–Was moved by letter of MacGahan in the *London Daily News*, describing the atrocities practiced by the Turks upon the Bulgarians at Batak, to take a leading part in the agitation which followed.

1877–First met Madame Novikoff, Mr. Gladstone, Thomas Carlyle.

1880–Published Elector's Catechism.

Became Assistant Editor to John Morley at the *Pall Mall Gazette*.

1882–Published "Fifty Years of the House of Lords."

1883–Published "England, Gordon, and the Soudan."

Became sole Editor of the *Pall Mall Gazette*.

1884–Interviewed General Gordon, which led to Gordon's being sent to Khartoum. Organized Commission on Inquiry into

Conditions of the Poor along the lines followed two years after by Mr. Charles Booth.

Published "Who is to Have the Soudan?"

Secured by circular a majority of Liberal M. P.'s to declare for the retention of Irish Members at Westminster; "government by circular."

Published "The Truth About the Navy."

1885–Opposed by articles and pamphlets the idea of war with Russia over the Penjdeh incident.

Published "Too Late, Fight or Arbitrate" and "The Navy of Old England."

Published "The Maiden Tribute of Modern Babylon."

Spoke at many meetings on the subject of his approaching tri?

September–Tried at Bow Street along with Bramwell Booth, Sampson Jacques, Mrs. Coombes, and Mrs. Jarrett.

November 4–Was sentenced to three months' imprisonment, and edited the *Pall Mall Gazette* in prison.

1886–Published "No Reduction, No Rent!" (Plan of Campaign), "Deliverance or Doom," "John Morley: the Irish Record of the New Chief Secretary," and "Lord Randolph Churchill; Radical or Renegade?"

1887–Took up the Langworthy case.

Published "Remember Trafalgar Square!" and "Not for Joe!"

1888–Visited Russia; was received by Czar Alexander III. Published "The Truth

About Russia." Attended Parnell Commission.

1889–Visited Rome, and (next year) published "The Pope and the New Era" and "Pigottism and the *Times*."

1890–Left the *Pall Mall Gazette* and founded the *Review of Reviews*, published "Portraits and Autographs."
Witnessed the Passion Play at Oberammergau and published "The Story that Transformed the World" and "The Passion Play as Played To-day."
Published "Discrowned King of Ireland."

1891–Issued *Help* (Feb. 1891–Dec. 1892).
Founded *American Review of Reviews*.
Published "Character Sketches" and "Real Ghost Stories."

1892–Founded *Australasian Review of Reviews*.
Published "More Ghost Stories."
Published "The Electors' Guide" (L. C. C. Election) and "On The Eve" (Handbook to the General Election).
Began automatic writing.

1893–Founded *Borderland*, which ceased in 1897.
Visited America and the Chicago World's Fair.
Wrote "Two and Two Make Four," and included in it an attempt to float the *Daily Paper, Limited*, with a capital from subscriptions paid a year in advance.

1894–Published "If Christ Came to Chicago."
Published "The Labour War in the United States" and "Fifty Years of the House of Lords," 2nd edition.

Got up national memorial for arresting the growth of European armaments by international agreement.
Published "The Splendid Paupers."

1895–Started "Books for the Bairns" and "Masterpiece Libraries of Penny Poets, Novels, and Prose Classics."
Published "Blastus, the King's Chamberlain."

1896–Held meetings in favor of arbitration on the Venezuelan question.
Published "Always Arbitrate Before You Fight."
Published "The History of the Mystery; or, the Skeleton in Blastus's Cupboard."
Published "Hymns That Have Helped."
Founded the Scholars' International Correspondence.

1897–Published character-sketch, "Her Majesty the Queen and Notables of Britain."
Visited America.
Published "Satan's Invisible World: A Study of Despairing Democracy," and "Letters from Julia."

1898–August 24–Czar's Rescript.
Visited Russia; twice received by Nicholas II.
Published character-sketch, "Gladstone."
Made a tour of Europe, visiting most of the capitals in favor of the Czar's scheme for Peace.

1898–9–Conducted series of meetings in support of The Hague Conference.

1899–Published and edited a weekly paper, entitled *War Against War.*

Published "The United States of Europe." Went to Russia to present signatures of the Memorial to the Czar.

From St. Petersburg went to The Hague; remained during the whole of the Conference.

Outbreak the South African War, which he strongly opposed.

Published weekly for nine months the organ, *War Against War in South Africa.* (Oct. 1899-Aug. 1900).

Published "Shall I Slay My Brother Boer?" "Are We in the Right?" "The Scandal of the South African Committee," and "Shall We Let Hell Loose in South Africa?"

1900–Visited Oberammergau to witness the Passion Play, and wrote "The Crucifixion."

In Paris during the Exhibition working for the cause of Internationalism.

Published Mr. Carnegie's "Conundrum" and "Mrs. Booth: A Study."

Published "The Candidates of Cain" and "How Not to Make Peace."

Published "Pen Pictures of the War by Men at the Front."

Published "Lest We Forget."

1901–Published "Stories of the Queen" and "Methods of Barbarism."

1902–Published "The Conference of the Hague," "The Americanization of the World," "The Last Will and Testament of Cecil John Rhodes" and "The Despised Sex."

Advocated the study of Esperanto in the *Review of Reviews.*

1903–Published "How Britain Goes to War."

1904–Founded the short-lived *Daily Paper.*
Went to South Africa and began an active propaganda among the Boers in favor of peace and reconciliation.
September–Went to his first play.
Published "Here Am I, Send Me" and "Are there Any Free Churches?"

1904-5–Published pamphlets on the Revival in Wales.

1905–Visited Russia; saw the Emperor and addressed meetings throughout the country pleading for the acceptance of the Duma.

1905–Published "Which?–Christ or Cain."

1906–Organized visit of German editors to this country.
Published "Tales and Talks of Tolstoi."
Published "The Best or the Worst of Empires, Which?" "The Electors' Guide" and "The Liberal Ministry of 1906."

1907–Published "Peers or People."
Visited the various European capitals, setting forth the idea of the Peace Budget and the Peace Pilgrimage.
Visited America to attend Peace Congress in New York; on returning from America paid return visit of English editors to Germany.
From Germany went to The Hague and produced every day at his own expense a paper entitled *Courrier de la Conference.*

1909–Published "The M. P. for Russia" (two vols.).
"Julia's Bureau" Founded.

1910–Went to Oberammergau.
Gave evidence at the Divorce Commission.

1911–Visited Constantinople on a mission of Peace.
Published "Tripoli and the Treaties."

1912–Easter Week.—Sailed from Southampton for New York on the *Titanic* to address the Men and Religions Congress on "Universal Peace."
The *Titanic* struck an iceberg late on the night of 14th April, and sank in mid-ocean in the early hours of Monday, April 15. Upwards of 1,600 persons sank with her, among them being W. T. Stead.

MRS. ELLEN A. PENNAU-COOK

OUR beloved Medium, Mrs. Pennau-Cook, is what one might call a natural and not a developed medium, for this great gift was with her even from babyhood. As a little child Spirit voices spoke to her and Spirit forms visited her. She saw and heard the Spirit World as she did the physical and material world; there was but the one.

At fourteen, obliged to earn her own livelihood, so industrious and painstaking was she in her employment, she was soon advanced to a position of great responsibility and trust. During these years the strange psychic experiences that constantly came to her were kept secretly to herself, for fear of ridicule and jest, but at seventeen the forces had become so strong she was no longer able to conceal the Spirit manifestations, and at the solicitude of a friend, visited a trance medium for enlightenment.

The medium at once recognized in Mrs.

Cook a powerful psychic gift and told her what it meant. At a subsequent seance Mrs. Cook went into a trance and gave a beautiful and profound reading to those present. Some days later she was taken to a voice medium, and so impressed was the medium with the strength of Mrs. Cook's mediumship, she at once offered her a trumpet and explained to her her power.

Upon reaching home, Mrs. Cook found that in the use of the trumpet she possessed a rare and beautiful gift, for the voices of the Spirit Guides surrounded her with messages of love and encouragement. From that time she recognized Spirit communication and what it was to mean to her in this earth life, but she could not bring herself to become a public medium or to take up the work professionally until her Guides in the Spirit World absolutely commanded her to do so and explained to her the God-given gift which she must use for the service of humanity.

Young and unsophisticated in the world's ways, Mrs. Cook passed through many trials and tribulations, and many indignities were heaped upon her by the malicious, the ignorant and the skeptical.

After ten years of struggle with an unconvincing world and with only an occasional word of appreciation from the public, Mr. Stead came to her,—not as he had expected when he started on his ocean voyage on the *Titanic* in the hope of meeting Mrs. Cook and seeing her work, but from the Spirit World three days after going down on that fated ship.

Since then, under Mr. Stead's loving care and counsel, our Medium has gradually established a work which is in advance of any psychic phenomena known. She stands today, as the Spirit World has expressed it, "Not only the strongest and most reliable Medium, but the most earnest and faithful the world possesses." May God grant that she be spared many years to come, that she may bring this work, so beautifully started, to a triumphant spiritual victory on earth, that it may reach the heart of whole humanity and raise it from the ashes of bigotry, false doctrine and hate to the only real and true vision of God and His Creation.

W. T. STEAD MEMORIAL CENTER

Our Principles as Members

WE DESIRE,–To educate ourselves in all that constitutes the spiritual life.

To learn every possible way to develop self-control and clean habits of thought, word and deed.

To enlarge our sympathies so that, desiring to understand our fellows, we may be patient and considerate and minister to their various needs in true brotherly love.

To co-operate, as individuals, in all ways open to us, with movements of our day contributing to social welfare and uplift.

To acquaint ourselves with the laws of Being which we understand to be the will of God, and by obedience to those laws to live the life of true moralty.

To persuade others to this Truth of Spiritism for which we stand, by proving that our

lives are made brave and cheerful and loving by our hold upon it, for there is no better way to render this great truth real to others than by proving to them its great reality to ourselves.

To protect and uphold our Cause in every way possible by enlightenment of ourselves and others, and so help to remove ignorance and prejudice, which is one of the chief reasons of our organization.

To prove ourselves worthy of the Creator's great gift of Spirit Communion by cultivating an ever deepening sense of the sacredness of all Life, so that all veils of separation between us and our fellows may be removed. For we recognize that it is all one Life, that all life is spiritual and every opportunity a sacrament when our eyes are opened to the Truth that makes us free.

Constitution and By-Laws
of the
W. T. STEAD MEMORIAL CENTER

Adopted July 7, 1917.
Amended October 1, 1917.

ARTICLE I
Name

Section 1. The name of this Organization shall be the W. T. Stead Memorial Center.

Section 2. This Organization shall have a Seal which shall express its name.

ARTICLE II
Design

This Organization is established by W. T. Stead through our Medium, Mrs. Pennau-Cook.

First For Spirit Communication.

Second For the extension of Spiritism.

Third To aid those seeking Spiritual Truth and Development in Public and Private Seances where the bereaved may find consolation, the weak strength, and the unfortunate hope through loving messages and guidance given from the Spirit World.

Fourth To embrace Spiritual Healing, whereby the physicians of the Spirit World through treatment and with advice and guidance heal those physically afflicted.

ARTICLE III
Government

Section 1. The government and management of the Organization shall be vested in a Board of Directors, consisting of six of its regular members, and our Medium, Mrs. Pennau-Cook, as Trustee, to be known as the Board of Directors.

Section 2. All acts of the said Board of Directors shall be approved by Mr. Stead.

Section 3. The Board of Directors shall hold office for one year, the election being held at the Annual Meeting. The Board of Directors shall have the power to fill all vacancies in the Board, and among Officers, for any cause, for the balance of the unexpired term. No member shall be elected a Director who is not a student in the Oriental Class already selected by Mr. Stead.

Section 4. A majority of all the votes cast shall be necessary to the election of a member of the Board of Directors.

Section 5. Our beloved Medium, as Trustee for the Center, shall always be a member ex-officio of the Board of Directors.

Section 6. Following the election of Directors at the annual meeting in each year there will be a meeting in the Seance Room, when from the members Mr. Stead will appoint the President.

Section 7. Any member of the Board of Directors who shall absent himself from three consecutive regular meetings, unless he shall have previously obtained permission so to

do from the Board, or shall present at the next regular meeting an excuse for his absence, satisfactory to the Board, shall upon resolution by the Board to that effect cease to be a Director.

ARTICLE IV

Powers and Duties of the Board of Directors

Section 1. The Board of Directors is authorized to elect annually at the first regular meeting following the annual election, from its own body, two Vice Presidents, also a Secretary and Treasurer (who may be one and the same person, and who may or may not be a member of the Board). All these officers shall hold office until the next annual meeting and until their successors are elected.

Section 2. To admit members by invitation or consent of the Medium, Mrs. Pennau-Cook.

Section 3. To prescribe rules for the admission of strangers.

Section 4. To make rules not inconsistent with this Constitution for their own government, and for the privileges of the Center and for the conduct of members and visitors at the Center.

Section 5. To terminate the membership of any member by a majority vote of the Directors present at the meeting, for any conduct of such member, improper or prejudicial to the Center, though not necessarily in violation of its Constitution or By-laws, after the proceedings as prescribed in Article X.

Section 6. To call special meetings of the members of the Center to consider specific subjects.

Section 7. To report to the members of the Center at the annual meeting the receipts and disbursements of the annual dues.

Section 8. To authorize all contracts, purchases and payments which they may deem necessary and proper as qualified by the following section.

Section 9. To incur no indebtedness without first obtaining the approval and consent of our Medium, Mrs. Pennau-Cook.

ARTICLE V
Duty of Officers

Section 1. The President, and in his absence the Vice President, shall preside at all meetings of the Center and of the Board of Directors. In the event of their absence, a meeting of the Center, or of the Board of Directors, may elect its presiding officer. The President shall have the power to appoint committees for any purpose.

Section 2. The Secretary shall keep the records of the Center; and shall report at any regular meeting all correspondence had since the last preceding meeting.

Section 3. The Treasurer shall keep the accounts of the Center and report them quarterly to the Board of Directors.

ARTICLE VI
Membership

Section 1. The qualification for membership to the Center shall be a prayerful and sincere desire for Spirit communication and for the blessings and privileges bestowed upon

them through guidance from the Spirit World by becoming a member of this Center.

ARTICLE VII
Visitors

Section 1. Visitors are at all times welcome not only to the public service of Sunday evening, but to the Friday evening healing class and at private sittings, if consent be first obtained of our Medium, Mrs. Pennau-Cook.

ARTICLE VIII
Resignation

Section 1. Resignation must be in writing and delivered to the Secretary.

Section 2. The resignation of a member against whom charges are pending shall not be effectual unless accepted by the Board of Directors.

Section 3. A member resigning or otherwise ceasing to be a member forfeits all interests in the privileges and blessings of the Center.

ARTICLE IX
Discipline

Section 1. A member may be suspended for conduct injurious to the welfare of the Center by a majority vote of the Directors present at a regular or special meeting of the Board, or he may be expelled by a like majority vote at a regular meeting of the Board at which a quorum shall be present. Upon written complaint of one or more members, the Directors shall investigate the circumstance connected with such alleged misconduct and

shall notify such member in writing of the charges against him, at least one week prior to said meeting, and an opportunity to be heard shall be given him at said meeting.

Section 2. The Board of Directors have a right at any time, with the approval of our Medium, Mrs. Pennau-Cook, to debar any member or visitor from the privileges of the Center.

ARTICLE X
Notices

Section 1. A member may inscribe in a book to be kept in the library of the Center a mail address for notices prescribed or directed by the Constitution or By-laws.

Section 2 The fee for the use of the library books shall be five dollars per annum.

ARTICLE XI
Dues and Contributions

Section 1. The annual due for each member of the Center shall be one dollar a year and it is requested that this annual due be paid as follows: Five dollars for five consecutive years in advance. Those who are financially able and who deem it a privilege may add to this a larger annual specified sum, this amount to be used for incidental expenses such as stationery, postage, printing, taxes, insurances and repairs of the premises. A full report of such amounts with itemized expenditures shall be rendered by the Secretary and Treasurer at the annual meeting of the members of the Center.

Section 2. All contributions or gifts given to our Medium, Mrs. Pennau-Cook, Trustee, or to the Organization through the Board of Directors, shall be considered as such and at no time need to be refunded even if upon demand. And in accepting such gifts or contributions from anyone, either a member or otherwise, these conditions must be thoroughly understood before accepted.

ARTICLE XII

Amendments and alterations

Section 1. Amendments to the By-laws may be made at any meeting of the Board of Directors, monthly or special, by a majority of votes of the Directors present at such meeting. Notice in writing of proposed amendments to the By-laws shall be furnished to the Secretary at least ten days before the meeting, at which it is proposed to consider them; and the Secretary shall cause the same to be mailed to the Directors at least five days before the meeting. Any proposal for an amendment to these By-laws may be amended at such meeting.

ARTICLE XIII

Meeting of the Center

Section 1. There shall be an annual meeting of the Center the first Saturday of September in each year at eight o'clock P. M.

Section 2. Upon written request of ten members, the Board of Directors shall call a special meeting to consider specific subjects to be mentioned in the call.

Section 3. All official meetings of the Center shall be held in the Center. No voting by proxy shall be allowed.

ARTICLE XIV

Meetings of the Board of Directors

Section 1. The Board of Directors shall meet at the call of the President.

Section 2. A majority of its members shall constitute a quorum of the Board of Directors.

SPECIAL MEETINGS

Section 3. Special meetings may be called by order of the President or a majority of the Board of Directors.

Section 4. Notice of special meetings of the Board of Directors shall be given by the Secretary before such meetings.

A VISION

TODAY, looking from above, I see before me a vision of great beauty;
Earth, God's own creation, is green in foliage of deepest hue.
Across the vast expanse of land, yellow crops wave in luxuriant wealth;
Flowers and ferns are heaped in extravagant splendor.
Crystal waters lie glistening in the clear and brilliant atmosphere;
Cattle graze on the fertile hills, and sheep nestle by the wayside.
Birds of gorgeous plumage spread their wings aloof,
And in every breath of wind the songs of many birds break forth.
Calm — Peaceful — with villages of white,
The lazy smoke from the tiled roof of the home floats upward.
Happy children in joyous laughter romp beneath the spreading branches,
And man at last has found his own, and is embraced in the arms of his Creator.

W. T. STEAD.

MEMORANDA

MEMORANDA

MEMORANDA

· Deacidified using the Bookkeeper process.
Neutralizing agent: Magnesium Oxide
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